REMARKS

Claims 1-9 are pending in the present application. No claim amendments have been made herein.

Claims 1-9 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,542,905 to Fogel et al. ("Fogel") in view of U.S. Patent No. 6,526,358 to Mathews, Jr. et al. ("Mathews") and further in view of U.S. Patent No. 6,192,360 to Dumais et al. ("Dumais"). This rejection is respectfully traversed.

Neither Fogel, Mathews, nor Dumais, alone or in combination, teach or suggest "determining by probabilistic induction at least one cause of the change of value in the at least one variable of the risk assessment system, wherein the at least one cause is a plausible source of error," as recited in claim 1. Fogel recites that "Conditions (A1) through (A4) should always be true; an assessment in which any one of them is not true has a data validity problem. If either of conditions (A5) and (A6) does not hold, there is a data integrity issue." Accordingly, Fogel recognizes that a change must be an error. Fogel does not "determine[e] by probabilistic induction at least one cause of the change of value in the at least one variable of the risk assessment system, wherein the at least one cause is a plausible source of error." Fogel does not require probabilistic induction, because <u>all</u> conditions that are not true must be errors. Fogel recites that a data integrity issue can be caused by lacking documentation, but Fogel does not teach or suggest using probabilistic induction to determine if the "not true" condition is even an error.

Mathews fails to cure the deficiencies of Fogel. The Examiner does not assert that Mathews cures this deficiency. Mathews is directed to detecting a leak, but does not determine whether a change in a value is a plausible error. Instead, Mathews uses a sensor and an algorithm to determine where a leak has occurred. Mathews does not teach or suggest "determining by probabilistic induction at least one cause of the change of value in the at least one variable of the risk assessment system, wherein the at least one cause is a plausible source of error," as recited in claim 1.

Dumais fails to cure the deficiencies of Fogel and Mathews. The Examiner does not assert that Dumais cures this deficiency. Dumais is directed to determining whether a textual information object belongs to a particular category. This classification of text does not involve detecting changes in values and determining whether that change is a plausible error. Therefore,

Dumais does not teach or suggest "determining by probabilistic induction at least one cause of the change of value in the at least one variable of the risk assessment system, wherein the at least one cause is a plausible source of error," as recited in claim 1.

Because independent claim 1 is patentable over Fogel, Mathews, and Dumais for the reasons stated above, claims 2-9 are patentable over the cited art for the same reasons stated above. Therefore, the undersigned representative respectfully requests that the Examiner withdraw the rejection of claims 1-9 under 35 U.S.C. § 103(a).

CONCLUSION

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with the undersigned representative, in person or over the telephone, we welcome the opportunity to do so. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 50-4402.

Respectfully submitted,

Date: October 8, 2008   By: */Eric L. Sophir, Reg. No. 48,499/*

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